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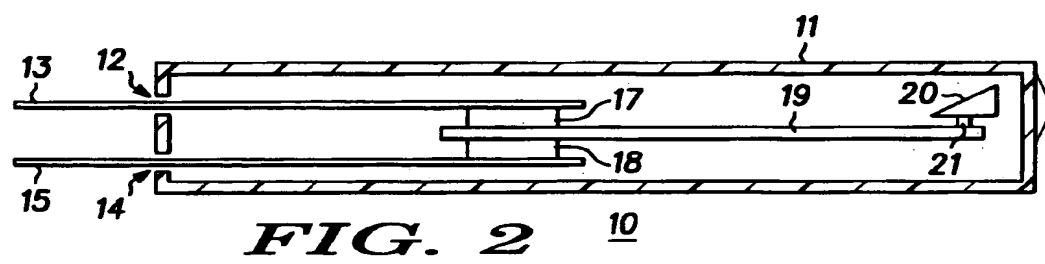
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(54) Dual card smart card reader with visual display

(57) A dual card smart card reader (10) including a portable housing (11) with a viewing aperture (25) and a virtual image display (20) positioned to provide an image at the aperture (25). A sensor (17) in the housing (11) constructed to have a first smart card (13) with data stored thereon positioned adjacent thereto in data sensing juxtaposition and a second smart card (15) with access data stored thereon positioned adjacent thereto in data sensing juxtaposition. The second smart card (15) serving as a security feature and allowing for access and/or editing to certain information contained on the first smart card (13). Electronics (19) mounted in the housing (11) and connected to the sensor (17) for receiving sensed data and sensed access data and further connected to the virtual image display (20) for supplying image data thereto.



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FIG. 2

## Description

### Field of the Invention

The present invention pertains to portable apparatus for reading smart cards.

### Background of the Invention

Smart cards are becoming very popular around the world. Generally a smart card is defined as a card (similar in size to a common credit card) containing a semiconductor chip with some electronics and a memory for storing information. Smart cards are used to store personal information, ranging from medical information to financial data. The large amount of information, or data, stored on a smart card is not generally accessible, even to the owner. At times there may exist a need to access this information, for updating/editing or informative purposes. In this instance, security as to who is allowed access to the information as well as access to the updating of the information becomes a concern. In general, privacy and security are becoming critical issues in today's digital society. People want their personal data to be readily available when they need it, but do not want the information to be available to just anyone. At the same time, entities responsible for maintaining this data, are reluctant to give up control. As more countries move toward a smart card based health care system, the problem becomes who is allowed access, more specifically viewing and/or editing, of the data. Also, various different smart cards are presently in use, including those that operate at a variety of different voltages and those that can be accessed by electrical contacts, contactless cards, optically readable cards, magnetically readable cards, etc. It is desirable, therefore, to provide means whereby the owner can view the stored information on the card to determine the status of the information contained thereon, while simultaneously providing means for securing the information and/or editing of the information contained on the card so as to prevent unauthorized individuals from having access to specific information.

It is a purpose of the present invention to provide new and improved apparatus for viewing information stored on a smart card.

It is still another purpose of the present invention to provide new and improved apparatus for viewing information stored on a smart card, which apparatus contains security features to prevent unwarranted viewing and/or editing of specific information contained on the card.

It is another purpose of the present invention to provide new and improved apparatus for viewing information stored on a smart card, which apparatus can be standardized to receive virtually any of the multiple types of smart cards.

It is a further purpose of the present invention to

provide new and improved apparatus for viewing information stored on a smart card, which apparatus is portable and easy to operate.

### Summary of the Invention

The above problems and others are at least partially solved and the above purposes and others are realized in a dual card smart card reader including a portable housing having contained therein dual smart card slots, with a viewing aperture and a virtual image display positioned in the housing to provide an image for viewing at the viewing aperture. The virtual image display also includes a data input terminal designed to receive image data thereon. A sensor structure is mounted in the housing and constructed to have dual smart cards, more specifically a first primary card with data stored thereon and a secondary "key" card, or secure authorization card, with access data stored thereon, positioned adjacent thereto in data sensing juxtaposition, thus allowing for the restriction, access and/or editing of information contained on the primary card. The sensor structure includes an output terminal having sensed data thereon. Electronics are mounted in the housing and connected to the output terminal of the sensor structures for receiving the sensed data and are further connected to the input terminal of the virtual image display for supplying image data thereto in response to the sensed data.

### Brief Description of the Drawings

The novel features believed characteristic of the invention are set forth in the claims. The invention itself, however, as well as other features and advantages thereof will be best understood by reference to detailed descriptions which follow, when read in conjunction with the accompanying drawings, wherein:

FIG. 1 is an isometric view of a portable dual card smart card reader in accordance with the present invention;

FIG. 2 is a simplified sectional view as seen along the line 2 - 2 of FIG. 1;

FIG. 3 is a simplified schematic view of a portion of the portable dual card smart card reader of FIG. 1;

FIG. 4 is a simplified block diagram of a portion of the portable dual card smart card reader of FIG. 1;

FIG. 5 is a view in top plan of a portion of the apparatus of FIG. 4;

FIGS. 6, 7 and 8 are top front and side views of a portion of the portable dual card smart card reader of FIG. 1;

FIG. 9 is an enlarged side view of the apparatus of FIG. 6;

FIG. 10 is a block diagram of another visual display for the portable dual card smart card reader of FIG. 1;

FIG. 11 is a block diagram of the portable dual card smart card reader of FIG. 1;

FIG. 12 is an isometric illustrating the operation of the portable dual card smart card reader of FIG. 1; and

FIG. 13 is a block diagram of the portable dual card smart card reader of FIG. 1.

#### Description of the Preferred Embodiments

Turning now to the drawings, FIGS. 1 and 2 illustrate a specific embodiment of a portable dual card smart card reader 10 in accordance with the present invention. Dual card smart card reader 10 includes a portable housing 11 which is ergonomically designed to be handheld, that is housing 11 is formed to conveniently fit the hand and allow comfortable use of a plurality of user interface controls 16 to operate the device. Housing 11 also includes a first slot 12 for receiving a first, or primary, smart card 13 therein and a second slot 14 for receiving a second, or "key", smart card 15 serving as a secure authorization card, thus allowing for the sensing and reading and/or editing of information stored on first smart card 13. Slots 12 and 14 are designed to place first and second smart cards 13 and 15 adjacent to a sensor structure 17 and a sensor structure 18 mounted in housing 11 in data sensing juxtaposition. It will of course be understood that while slots 12 and 14 and sensor structures 17 and 18 are preferable for correctly positioning and sensing data contained on first and second smart cards 13 and 15, other structures might be utilized, including simply placing one or both of the first and second smart cards 13 and/or 15 adjacent to a sensor structure that is externally accessible. In addition, it should be understood that sensor structures 17 and 18 can be fabricated as a single sensor structure, thereby further providing for a more compact design.

Housing 11 also has a visual image display 20 mounted therein for providing a visual image of the information stored on smart cards 13 and/or 15. Electronics 19 are mounted in housing 11 in electrical communication with sensor structures 17 and 18, which in this specific embodiment are illustrated as being mounted directly on opposed sides of a circuit board containing interconnecting electronics 19. The circuit board containing interconnecting electronics 19 is also positioned to have mounted thereon and electrically connected to interconnecting electronics 19, apparatus 21, including a two dimensional array of light emitting devices connected to provide a complete image in visual image display 20. Generally, interconnecting electronics 19 include a central processing unit (CPU) and memory (RAM or ROM) capable of working with the CPU and visual image display 20.

In a preferred embodiment, sensor structure 17 is constructed to physically engage external electrical contacts on first smart card 13 so that first smart card

13 is directly connected to the CPU in interconnecting electronics 19. In order to access and/or edit specific types of information contained on first smart card 13, not accessible by the holder of first smart card 13, it is necessary for sensor structure 18 to physically engage external electrical contacts on the second, or "key", smart card 15 so that second smart card 15 is also directly connected to the CPU in interconnecting electronics 19, thus allowing the user and/or holder of the second smart card 15 to view and/or edit selected information. This requirement of the engagement of second smart card 15 serves as a programmed security measure, thus enabling specific types of information and/or editing of information contained on first smart card 13 to only take place upon the authorization of the holder of the second smart card 15.

In one scenario, utilizing the dual card smart card reader 10 of the present invention, a patient, who is the controller of first smart card 13 inserts his card into the dual card smart card reader 10 located in his physician's office. The physician by inserting the second smart card 15, or "key", card is able to access the patient's medical files, more specifically, portions of medical files that are not normally accessible to the patient or holder of first smart card 13. Furthermore, the physician is able to edit the information contained on the files, thereby permitting the information contained on first smart card 13 to remain updated by those authorized to do so. This type of security would resolve many of the logistics problems associated with hard copy recordation of individual patient histories located in various locales, such as hospitals or physician's offices as well as allowing physicians and/or health organizations to maintain control over specific types of information, that would possibly be corrupted if allowed to be accessed and/or edited by those in the public domain. Additionally, the accessing of medical information can be obtained by emergency personnel who are holders of a "key" or secure authorization smart card, such as when the holder of first smart card 13, having medical information contained thereon, is unable to detail such information, most commonly when in an unconscious or altered state and emergency medical care is being rendered.

In another scenario, the dual card smart card reader 10 of the present invention in conjunction with appropriate software modifications can be used to digitally exchange monetary value between card holders, or more specifically first smart card 13 and second smart card 15. Again, the holder of the second or "key" smart card 15 would be authorized to debit and/or credit monetary values between first smart card 13 and second smart card 15.

It should be understood while the preferred embodiment of the dual card smart card reader 10 of the present invention describes the utilization of two smart cards, 13 and 15, it is anticipated that specific instances may exist where more than two smart cards are

required for access to information and/or multi-party exchanges, therefore additional slots and if required, sensor structures would be incorporated. Accordingly, this disclosure is intended to include any smart card reader that includes capabilities for reading a first smart card and at least one additional smart card.

The CPU is programmed to interface with the memory and circuitry on smart cards 13 and 15 and provide the information stored on first smart card 13, and that accessed by second smart card 15, to visual image display 20 in the form of image data. Visual display 20 then generates an image (or images) of the sensed data from first smart card 13. It will be understood that sensor structures 17 and 18 can include optical sensors, magnetic sensors, and/or electronic sensors in addition to or instead of physically engaging electrical contacts. It should also be understood that in some specific instances a certain amount of communication with the electronics on smart cards 13 and 15 may be desired or even necessary (further security issues to be discussed presently) and, in these instances, sensor structures 17 and 18 are constructed to communicate information to smart cards 13 and 15 from the CPU, as well as communicating information from smart cards 13 and 15 to the CPU.

Referring specifically to FIG. 3, an example of visual image display 20 is illustrated in a simplified schematic view. Visual display 20 includes apparatus 21 for providing an image on a surface 22. An optical system, represented by lens 23, is positioned in spaced relation to surface 22 of apparatus 21 and produces a virtual image viewable by an eye spaced from an aperture 25 defined by lens 23.

Apparatus 21 is illustrated in more detail in FIG. 4 and includes, for example, semiconductor electronics such as a light emitting device (LED) array 26 driven by data processing circuits 27. Data processing circuits 27 include, for example, logic and switching circuit arrays for controlling each LED in LED array 26. Data processing circuits 27 include, in addition to or instead of the logic and switching arrays, a microprocessor or similar circuitry for processing input signals 28 of software instructions to produce a desired image on a device such as LED array 26. It will be understood that data processing circuits 27 and LED array 26, while illustrated separately for purposes of this description, could be formed on the same semiconductor chip in some applications.

In this specific embodiment LED array 26 includes light emitting diodes which are utilized because of the extremely small size that can be achieved and because of the simplicity of construction and operation. It will of course be understood that other image generating devices may be utilized, including but not limited to lasers (such as vertical cavity surface emitting lasers), liquid crystal devices (LCDs), organic light emitting diodes, etc. Referring specifically to FIG. 5, a plan view of LED array 26 is illustrated in which the LEDs are

formed in a regular pattern of rows and columns on a single substrate 29, which in this embodiment is a semiconductor chip. Portions of substrate 29 are broken away to simplify the drawing but it should be understood that many of the other circuits, and especially drivers, could be included on the same substrate. By addressing specific LEDs by row and column in a well known manner, the specific LEDs are energized to produce an image or images. Digital or analog data is received at input terminal 28 and converted by data processing circuits 27 into signals capable of energizing selected LEDs to generate the predetermined image.

It will be understood by those skilled in the art that LED array 26 and substrate 29 are greatly enlarged in the figures. The actual size of substrate 29 is on the order of a few milli-meters along each side, with the light emitting area or array being generally in the range of 2 to 50 milli-meters and preferably 5 to 10 milli-meters, with each LED being less than 20 microns on each side and preferably on the order of as little as one micron on a side. It should be understood that the actual light emitting device array is much smaller, because bonding pads, etc. add several milli-meters of area on each side. Generally, the larger size substrates or chips simply mean that more light emitting devices are used in the array to provide more definition, color, etc. As the semiconductor technology reduces the size of the chip, greater magnification and smaller lens systems are required. Reducing the size of the lenses while increasing the magnification results in greatly limiting the field of view, substantially reducing eye relief and reducing the working distance 'd' of the lens system.

The lens system, represented schematically by lens 23, is mounted in spaced relation from surface 22 of apparatus 21 so as to receive the image from surface 22, magnify it a predetermined amount and create the aperture within which the virtual image is viewed. In the present embodiment, lens 23 magnifies the image fifteen times (15x) so that the image from LED array 26 is magnified fifteen times its original angular size. Generally, a magnification of at least ten is required to magnify the real image sufficiently to be perceived by a human eye. It will of course be understood that the lens system may be adjustable for focus and additional magnification, if desired, or may be fixed in housing 11 for simplicity.

FIGS. 6, 7 and 8 illustrate a top plan view, front view, and side elevation, respectively, of a miniature virtual image display 30 which, in a preferred embodiment, is used as visual image display 20 in dual card smart card reader 10. Miniature virtual image display 30 incorporates a single fold optical magnifier 32. FIGS. 6, 7 and 8 illustrate miniature virtual image display 30 approximately the actual size to provide some indication as to the extent of the reduction in size achieved by the apparatus. Miniature virtual image display 30 includes image generating apparatus 35 with an array of light emitting devices, such as organic or inorganic light emitting

diodes, field emission devices, vertical cavity surface emitting lasers (VCSELs), liquid crystal devices (LCDs), etc. In this specific embodiment, image generating apparatus 35 includes an array of light emitting devices, more specifically an array containing 144 rows and 240 columns, or vice versa, of light emitting devices. Each light emitting device is fabricated approximately 20 microns on a side with a center-to-center spacing between adjacent devices of no more than 20 microns. Each light emitting device is turned ON with approximately 1.8 volts and utilizes approximately 50 $\mu$ A of current when it is turned ON. Image generating apparatus 35 produces a luminance less than approximately 15 fL.

Image generating apparatus 35 is mounted on the under-surface of a glass substrate 36 and a driver board 38 is bump-bonded to substrate 36. Additional information on driver boards and bonding of substrates to the driver boards is disclosed in United States Patent No. 5,432,358, entitled "Integrated Electro-optical Package", issued July 11, 1995 and assigned to the same assignee, which information is included herein by reference.

Single fold optical magnifier 32 is also mounted on substrate 36 and includes a plurality of optical elements defining a light path from image generating apparatus 35 to a viewing aperture 39, best seen in FIG. 7. The plurality of optical elements are constructed to angularly magnify images, generated by image generating apparatus 35, at a light inlet of a first optical element by greater than ten. Because of the length of the optical path and the size of image generating apparatus 35 (the image source), the horizontal field of view of the optics ranges from approximately 11 degrees at a magnification of 10x to 22 degrees at a magnification of 20x, with the present embodiment having a horizontal field of view of approximately 16 degrees and a magnification of 15x.

Referring specifically to FIG. 9, a 4x magnified view in side elevation of portions of miniature virtual image display 30 of FIG. 6 is illustrated for clarity. From this view it can be seen that the plurality of optical elements includes a first optical element 40 having a field flattening light inlet 42, a spheric surface serving as a light outlet 43 and directed at an angle to field flattening light inlet 42 and a reflecting surface 45 optically positioned between field flattening light inlet 42 and light outlet 43 so as to direct light from field flattening light inlet 42 to light outlet 43. In this specific embodiment, first optical element 40 is formed as a prism and is molded from an optical quality plastic. Generally, it is understood that optical quality plastic is material having a high index of refraction, between approximately 1.5 and 1.6. Reflecting surface 45 may be a separate silvered mirror that is simply molded into first optical element 40, or reflecting surface 45 can be silvered after formation of first optical element 40, or reflecting surface 45 can be uncoated and used in a total internal reflection mode.

In this embodiment, field flattening light inlet 42

takes the form of an aspheric field flattening concave surface molded directly into first optical element 40 and formed as an integral part thereof. It will be understood, however, that field flattening light inlet 42 could be formed as a separate lens and subsequently positioned in optical alignment with the lower surface of first optical element 40. Separate components of course result in additional components and assembly steps which can increase the cost and size of the final structure.

Reflecting surface 45 is disposed, with respect to field flattening light inlet 42 and light outlet 43, to fold or bend light passing through first optical element 40 at an angle between approximately 80° to 100°. More specifically, in the embodiment illustrated, light is reflected at an angle of approximately 95°. It has been found, for example, that an angle of 95° avoids vignetting on the lower part of the image at the outlet of single fold optical magnifier 32.

A significant part of the design of miniature virtual image display 30 is the use of a solid, single fold prism with a convex outlet face to enable increased angular magnification (reduced effective focal length) in the same volume of space compared to the use of a simple turning mirror in the air.

The plurality of optical elements further includes an optical lens 47 having a light inlet 48, positioned adjacent light outlet 43 of first optical element 40, and a light outlet 49. In the specific embodiment illustrated, optical lens 47 is a bi-convex optical lens having an aspheric surface defining light inlet 48 and an aspheric surface defining light outlet 49. Optical lens 47 is fixedly mounted relative to first optical element 40 by any convenient means including an outer housing (illustrated schematically in FIGS. 6 - 8), a mounting frame, or any other convenient structure. The aspheric surfaces, including light outlet 49 and light inlet 48 of optical lens 47 and light outlet 43 and field flattening light inlet 42 of first optical element 40 are designed to reduce and/or eliminate any aberration in wavefront as it passes from field flattening light inlet 42 to light outlet 49 of optical lens 47.

The plurality of optical elements, including first optical element 40 and optical lens 47, define a light path from field flattening light inlet 42 of first optical element 40 to light outlet 49 of optical lens 47. To fabricate a single fold optical magnifier that is useful in smart card readers, the total average optical length of the optical path should be in the range of approximately 15 to 35 millimeters. In this embodiment the optical path from field flattening light inlet 42 to the aspheric surface defining light outlet 49 of optical lens 47 is approximately 20 millimeters.

Also, the plurality of optical elements, including first optical element 40 and optical lens 47, are constructed to include at least one diffractive optical element positioned in the light path so as to provide additional, primarily chromatic (in this embodiment), aberration correction. In the embodiment illustrated, a diffractive

optical element 50 is incorporated into the aspheric surface defining light inlet 48 of optical lens 47. It will of course be understood that diffractive optical elements can, instead of or in addition to diffractive optical element 50, can be included in any other surface of the plurality of elements in miniature virtual image display 30. If a diffractive optical element is included in a surface that is substantially normal to the light path, as opposed to those in which the light strikes the surface at an angle, the diffractive optical element is somewhat easier to construct because of rotational symmetry, whereas surfaces on which light strikes at an angle have nonrotational symmetry. Because the aspheric surfaces and diffractive optical element 50 make optical lens 47 relatively complex, it has been found that fabrication of optical lens 47 is best done by injection molding.

While first optical element 40 and optical lens 47 can be constructed to form a complete magnifier, in this specific embodiment, a low power optical lens 51 is included as an example of possible extensions of the magnifier. Low power optical lens 51 includes a spheric surface which defines a light input 52 and a spheric surface which defines a light output 53. A diffractive optical element 54 is formed in the inlet surface of low power optical lens 51 to provide additional aberration correction. Low power optical lens 51 is mounted adjacent optical lens 47 and forms an outlet optical element that defines an aperture through which the angularly magnified image can be viewed. The addition of low power optical lens 51 may add somewhat to the size and complexity of miniature virtual image display 30, but provides some angular magnification and aberration correction that reduces the complexity of the various other elements, which can in many applications reduce the overall cost of miniature virtual image display 30. Because of its low power, low power optical lens 51 may also be used as the package window, or viewing aperture. In applications in which only first optical element 40 and optical lens 47 are utilized, it may be convenient to define the viewing aperture with a glass or plastic window, which may be clear, a light filter, etc.

In many applications it may be desirable to include apparatus for focusing the final image. To this end, first optical element 40 (and other elements 47 and 51, if desired) is mounted on substrate 36 by means of a threaded adjustment 56 which can be rotated by a thumb screw, screwdriver, etc., to move the fixed assembly of elements 40, 47 and 51 vertically toward and away from substrate 36 and image generating apparatus 35. Focusing is accomplished by simply changing the distance between field flattening light inlet 42 and the image generated on image generating apparatus 35.

FIG. 10 is a block diagram of a direct retinal scan display, which might also be utilized as visual image display 20 of FIG. 2. A laser 60, which may be any of the well known lasers including solid state lasers, such as vertical cavity surface emitting lasers (VCSELs), diode

lasers, diode-pumped lasers, etc., supplies a coherent light beam to a modulator 62. Modulator 62 impresses video information onto the light beam generally by modulating the intensity of the light beam as, for example, by providing changes in the power level of laser 60. Depending upon the application, the modulation could be as simple as turning laser 60 off and on, which essentially translates into a digital system. Acousto-optic modulators are one of the preferred modulators for most applications, but other techniques, such as electro-optics and mechanical are completely feasible.

The modulated light beam from modulator 62 is directed to a deflection system 63. A lens system 64 is used to focus the light beam from deflection system 63 into an eye. The focal length of lens system 64 is chosen so that the scanning system focal point is within the pupil of the eye and the coherent beam focal point is at the retina of the eye.

Timing and control of modulator 62 and deflection system 63 is provided by electronics 65. Electronics 65 includes a basic oscillator, or timer, which provides the timing signals to cause the sweeping and modulating to occur at the proper times. Also, electronics 65 provides video signals to modulator 62 to modulate the light beam to the correct intensity at the required times. Further, electronics 65 provides horizontal and vertical (orthogonal) deflection signals to cause deflection system 63 to periodically scan the light beam in a raster. Depending upon the application and the desired image resolution, the horizontal deflection frequency may be on the order of 15 to 30 kHz., the vertical deflection is no lower than 60 Hz., and the modulating frequency may be on the order of 12 MHz.

The purpose of deflection system 63 is to scan the modulated light beam on the retina of the eye, or "write" an image on the retina. There are many possible configurations for deflection system 63 and lens system 64, depending upon the application of the display and how it is desired to form the image in the eye. Additional information on this type of display is available in a copending U.S. patent application entitled "DIRECT RETINAL SCAN DISPLAY", serial no. 08/292,193, filed August 18, 1994, assigned to the same assignee, which is a file wrapper continuation of U.S. patent application entitled "DIRECT RETINAL SCAN DISPLAY", serial no. 07/857,193, filed March 24, 1992. While the direct retinal scan display does not technically generate a virtual image, the direct retinal scan display is included in the definition of a virtual display apparatus for purposes of this disclosure because of the similarity thereto.

Operation of the dual card smart card reader 10 of the present invention is accomplished by inserting first smart card 13 and inserting second or "key" smart card 15 into slots 12 and 14. The operation is similar to that commonly found in accessing safety deposit boxes at financial institutions. In general, financial institutions require the insertion of two separate and distinct keys in order to open a safety deposit box. Access to the safety

deposit box can not be achieved absent the simultaneous insertion of the two keys. One key is typically held by the user of the safety deposit box, and a second or "control" key is held by the financial institution. As previously stated, there exist times in which restricted access and/or editing capabilities of information contained on smart card is desired, therefore similar to the safety deposit box, a second authorization or holder of a second "control" smart card is required.

Referring now to FIG. 11, illustrated in block diagram is the security sequence of the dual card smart card reader 10 of the present invention. Dual card smart card reader 10 is operational in several modes. During operation in a first mode, the holder of first smart card 13, inserts first smart card 13 into slot 14 of dual card smart card reader 10 of the present invention. A security identifier 70 is entered to allow dual card smart card reader 10 to access/read the information contained on first smart card 13. Security identifier 70 is some form of unique identifying feature, such as a personal identification number (PIN), an internal circuit that matches an internal circuit of the smart card, or a biometric identifier, such as a fingerprint or eye scan, that is only capable of being entered by the owner of the card. There is provided as a means for inputting security identifier 70, some form of user interface, such as through user interface controls 16 (previously described), or through a biometric input device (not shown), such as by fabricating the display element of dual card smart card reader 10 to be a high resolution touch sensitive panel capable of not only displaying data but also acting as the biometric input device. When operating in this first mode, once the security identifier 70 is matched to that contained on the smart card microchip, the user is able to view 71, but not edit, certain information contained on the first smart card 13.

In the instance, where a higher level of confidential information is contained on first smart card 13, such as that previously described with reference to medical histories, a second mode of operation is capable. During operation in this mode, the second or "key" smart card 15 is inserted into slot 14 of dual card smart card reader 10, as well as the first smart card 13 being inserted into slot 12, as previously described. Again, security identifier 70 is entered by the holder of first smart card 13 and a security identifier 72, similar in form to those previously described with reference to security identifier 70, is entered by the holder of second smart card 15. Once the security identifiers 70 and 72 are matched to those programmed on smart cards 13 and 15, the users are able to view certain information contained on the first smart card 13 and dependent upon programming of the cards, edit the information 73 contained thereon.

Referring to FIG. 12, a perspective view of dual card smart card reader 10 is illustrated with miniature virtual image display 30 (as illustrated in FIGS. 6-8) mounted therein so that only viewing aperture 39 is visible. FIG. 12 further illustrates a typical view 74, or vir-

tual image, of the information stored on first smart card 13, as seen by an operator looking into viewing aperture 39 of dual card smart card reader 10, which view 74 (virtual image) appears to be behind dual card smart card reader 10. View 74 could appear to be as large as an 8.5 by 11 sheet of paper and could include, for example, a complete financial statement, credit card transactions and balance, medical records, digital monetary exchange software, etc.

Turning now to FIG. 13, a simplified block diagram of dual card smart card reader 10 is illustrated. In this specific embodiment of dual card smart card reader 10, a central processor unit (CPU) 75 is illustrated using a random access memory (RAM) 76 and a read only memory (ROM) 77. In this preferred embodiment an MC68HC05SC21 available commercially from MOTOROLA, INC. is utilized as CPU 75. It will of course be understood that RAM 76 and ROM 77 can be internal to CPU 75 and/or external memories can be provided for additional or specialized features. A power management circuit 80 is provided to accommodate different smart cards with different power and/or different voltage requirements (e.g. voltages in a range of 1 to 12 volts).

A card interface 82, capable of interfacing with one or more smart cards, is used to couple the smart card(s) to CPU 75 and, as described previously, may include any or all of electrical contacts for direct physical connection, optical readers, magnetic sensors, electronic sensors (e.g. infrared sensors, RF sensors, etc. for contactless cards). In this embodiment, card interface 82 includes sensor structures 17 and 18 (FIG. 2).

A user interface 85 is provided to allow the user to communicate with CPU 75 and, ultimately, the smart card(s). User interface 85, user interface controls 16 (in this embodiment), includes various buttons and controls for operating visual image display 20 (in this embodiment). Generally, user interface 85 includes at least an OFF/ON control and means, such as a cursor for pull-down menus, advance/reverse images, etc., to control the views being generated by visual image display 20. Associated with user interface 85 is a security circuit 86 which generally will allow operation of dual card smart card reader 10 only in response to some secret identifying information known only to the smart card owner and as previously described, e.g. a PIN number, biometric input, some internal circuit that matches an internal circuit of the smart card, etc. To this end, user interface 85 may include one or more buttons which must be properly operated by the user to activate dual card smart card reader 10.

A visual display 90 includes an array of light emitting devices coupled to driver circuits 92 and a RAM 93 for storing and/or correctly orienting image data supplied by CPU 75. Generally, visual display 90 can be any of the displays described above and preferably is miniature virtual image display 30 (FIGS. 6 - 9). As described above, visual display 90 can include an LCD array such

as that described in U. S. Patent No. 5,486,946, entitled "Integrated Electro-optic Package for Reflective Spatial Light Modulators", issued January 23, 1996 and assigned to the same assignee. Also, some typical electronics for generating an image on an array of light emitting devices is described in U. S. Patent No. 5,432,358, entitled "Integrated Electro-optical Package", issued July 11, 1995 and assigned to the same assignee.

Thus, a new and improved apparatus for viewing information stored on a smart card is disclosed. The new and improved apparatus can be standardized to receive virtually any of the multiple types of smart cards and contains a safety feature requiring the input of a second, or "key", smart card to prevent access, unwarranted viewing, and/or editing of specific information contained on a smart card by those not authorized to do so. Also, the new and improved apparatus for viewing information stored on a smart card is portable and easy to operate so that the primary smart card owner or more likely, the secondary, "key", smart card owner can easily carry an apparatus with them, if they desire, or have one at home or the office for instant appraisal of information stored on the smart card.

While we have shown and described specific embodiments of the present invention, further modifications and improvements will occur to those skilled in the art. We desire it to be understood, therefore, that this invention is not limited to the particular forms shown and we intend in the append claims to cover all modifications that do not depart from the spirit and scope of this invention.

#### Claims

1. A smart card reader characterized by:

a portable housing (11) including a viewing aperture (25);  
a visual image display (20) mounted in the portable housing (11) and positioned to provide an image for viewing at the viewing aperture (25), the visual image display (20) including a data input terminal designed to receive image data thereon;  
a sensor structure (17) mounted in the portable housing (11) and constructed to have a first smart card (13) having data stored thereon positioned adjacent thereto in data sensing juxtaposition, and at least one additional smart card (15) having access data stored thereon positioned adjacent thereto in data sensing juxtaposition, the sensor structure (17) including an output terminal having sensed data thereon; and  
electronics (19) mounted in the portable housing (11) and connected to the output terminal of the sensor structure (17) for receiving the sensed data from the first smart card (13) and

the sensed access data from the at least one additional smart card (15), further connected to the data input terminal of the visual image display (20) for supplying image data thereto in response to the sensed data and sensed access data.

2. A smart card reader as claimed in claim 1 further characterized in that the portable housing (11) is ergonomically designed to be handheld and the sensor structure (17) includes at least two slots (12 & 14) for receiving the first smart card (13) and the at least one additional smart card (15) therein.

3. A smart card reader as claimed in claim 1 further characterized in that the sensor structure (17) includes contacts positioned to electrically engage the first smart card (13) and the at least one additional smart card (15).

4. A smart card reader as claimed in claim 1 further characterized in that the sensor structure (17) includes two separate sensor structures (17 & 18).

5. A smart card reader as claimed in claim 1 further characterized in that the sensor structure (17) includes a magnetic sensor to sense magnetically stored information on the first smart card (13) and the at least one additional smart card (15).

6. A smart card reader as claimed in claim 1 further characterized in that the sensor structure (17) includes an optical sensor to sense optically stored information on the first smart card (13) and the at least one additional smart card (15).

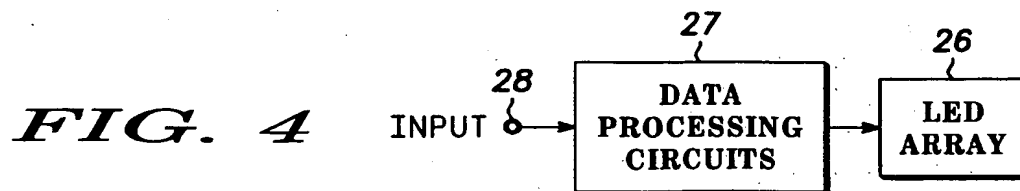
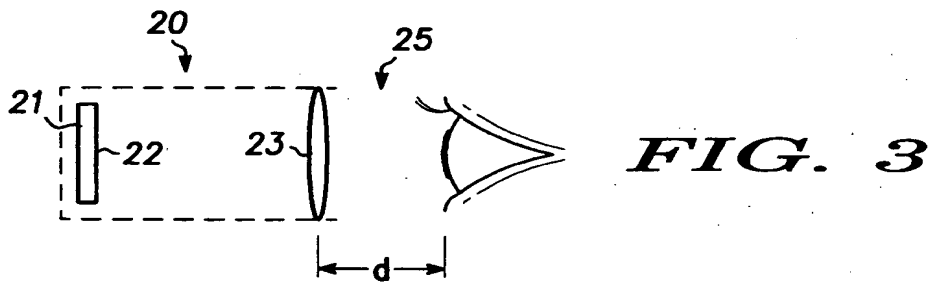
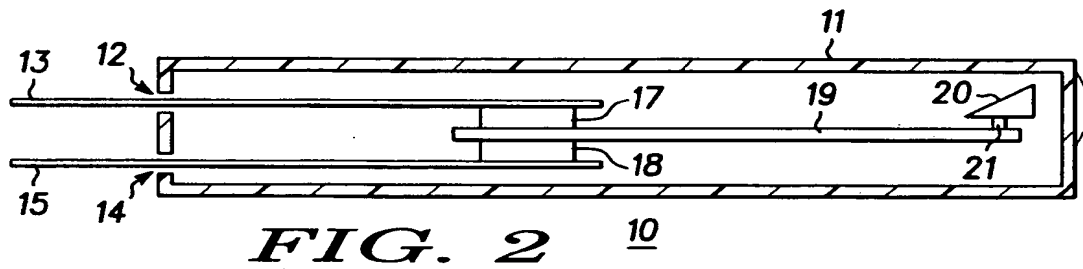
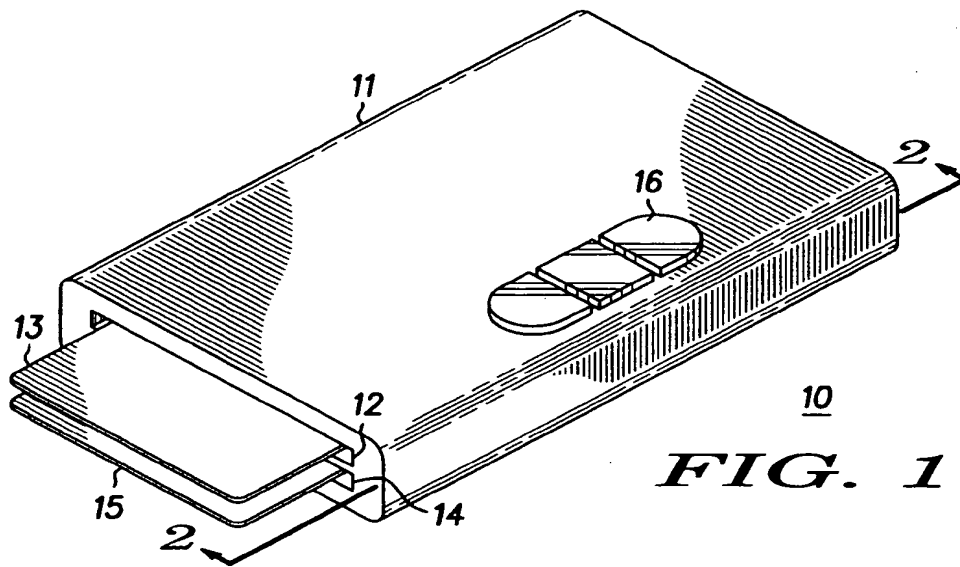
7. A smart card reader as claimed in claim 1 further characterized in that the visual image display (20) is a virtual image display.

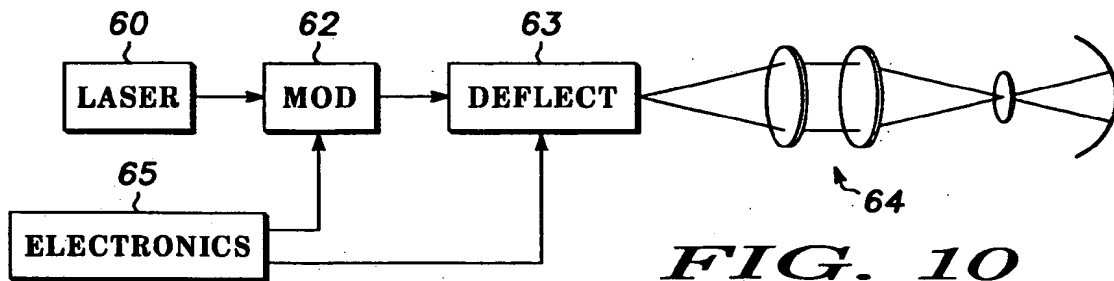
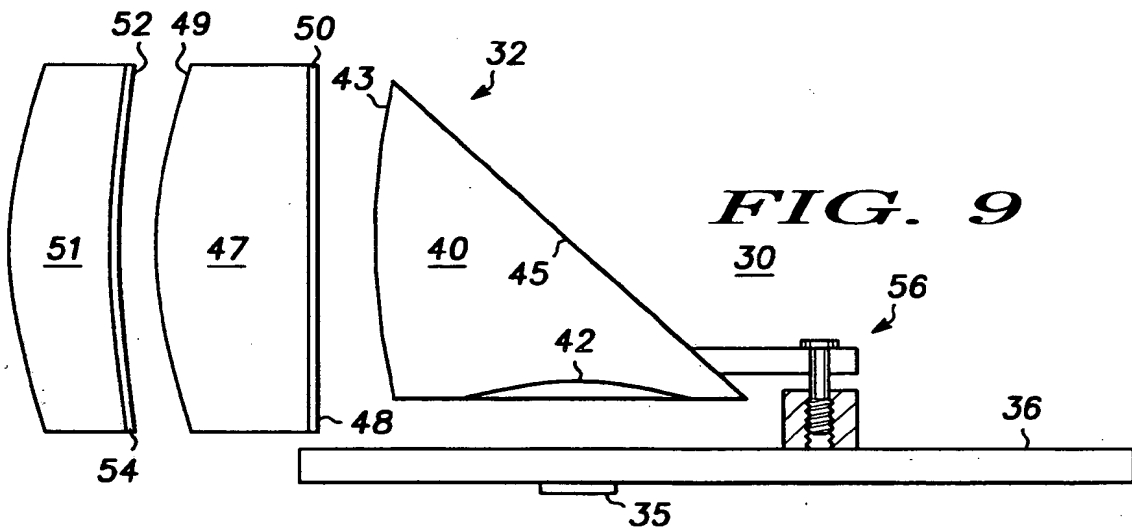
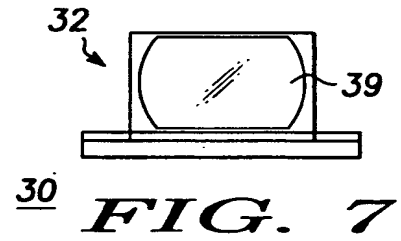
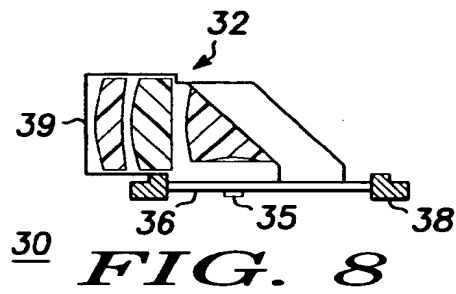
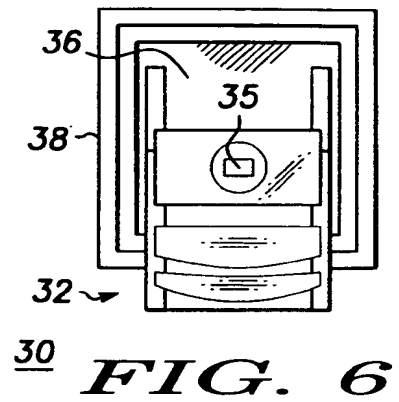
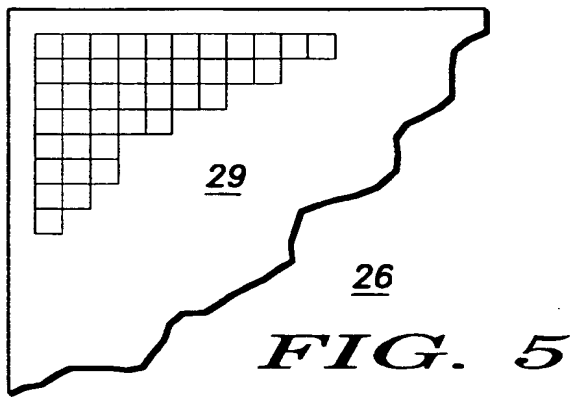
8. A smart card reader as claimed in claim 7 further characterized in that the virtual image display includes a two dimensional array of light emitting devices (26) connected to provide a complete image, the two dimensional array (26) being coupled to the data input terminal of the virtual image display (20) for receiving the image data and generating the complete image in response thereto.

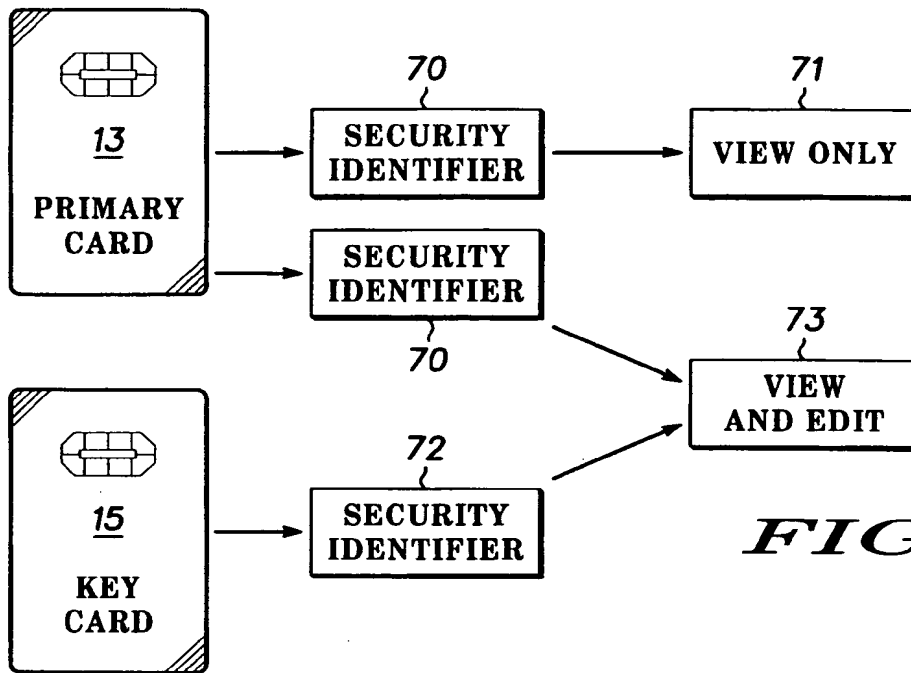
9. A smart card reader as claimed in claim 8 further characterized in that the two dimensional array of light emitting devices (26) includes a two dimensional array of organic light emitting diodes.

10. A smart card reader as claimed in claim 8 further characterized in that the two dimensional array of light emitting devices (26) includes a two dimensional array of liquid crystal devices.

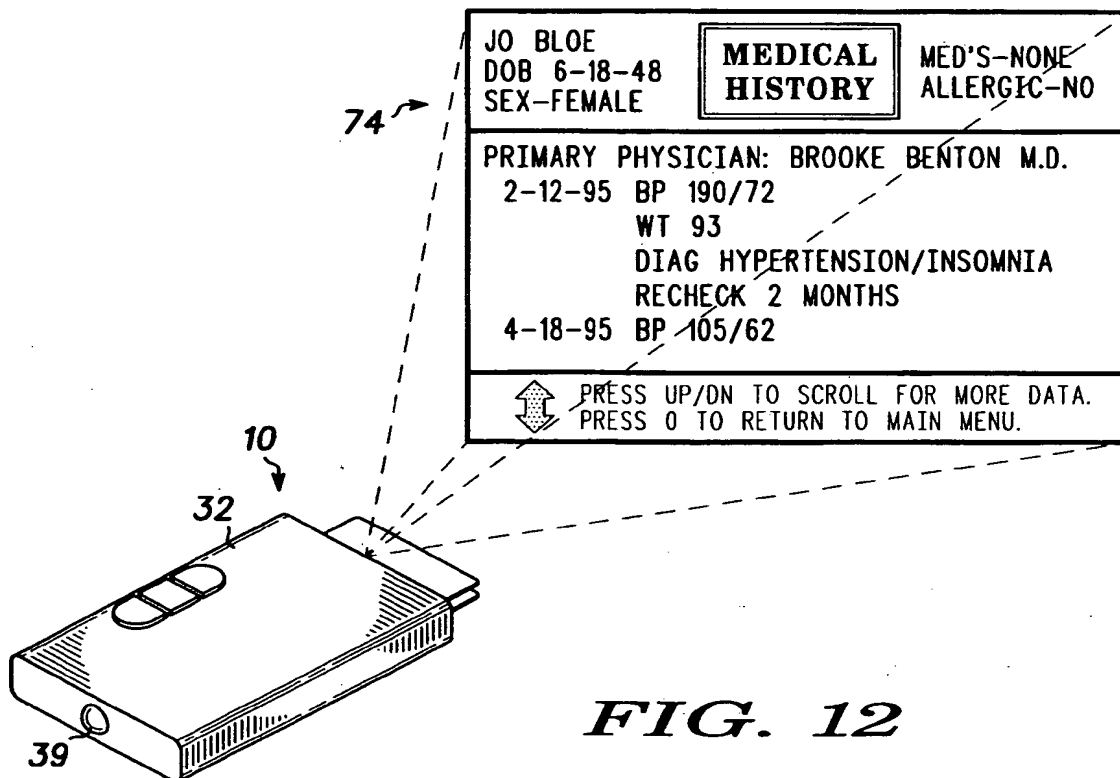




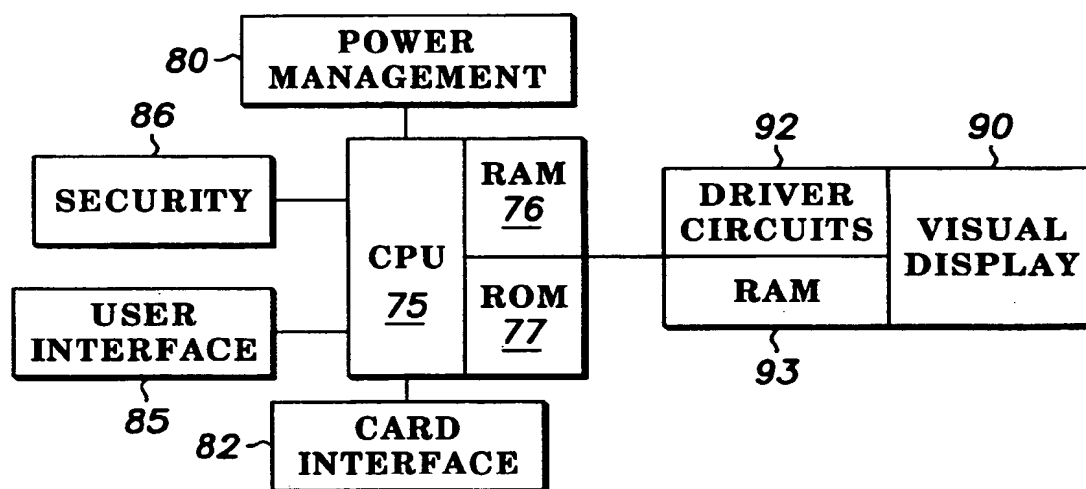




**FIG. 11**



**FIG. 12**



10 **FIG. 13**



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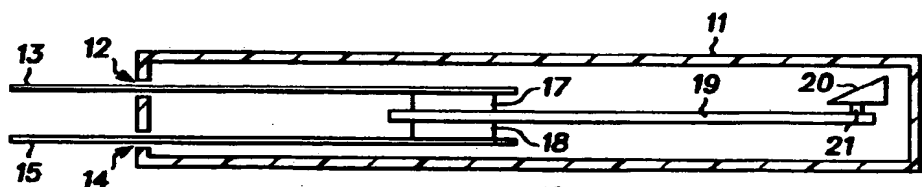
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(54) **Dual card smart card reader with visual display**

(57) A dual card smart card reader (10) including a portable housing (11) with a viewing aperture (25) and a virtual image display (20) positioned to provide an image at the aperture (25). A sensor (17) in the housing (11) constructed to have a first smart card (13) with data stored thereon positioned adjacent thereto in data sensing juxtaposition and a second smart card (15) with access data stored thereon positioned adjacent thereto in data sensing juxtaposition. The second smart card

(15) serving as a security feature and allowing for access and/or editing to certain information contained on the first smart card (13). Electronics (19) mounted in the housing (11) and connected to the sensor (17) for receiving sensed data and sensed access data and further connected to the virtual image display (20) for supplying image data thereto.



**FIG. 2** 10

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European Patent  
Office

# EUROPEAN SEARCH REPORT

Application Number  
EP 97 10 9755

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			G06K
The present search report has been drawn up for all claims			
Place of search <b>THE HAGUE</b>		Date of completion of the search <b>20 August 1999</b>	Examiner <b>Lindholm, A-M</b>
<p><b>CATEGORY OF CITED DOCUMENTS</b></p> <p>X : particularly relevant if taken alone  Y : particularly relevant if combined with another document of the same category  A : technological background  O : non-written disclosure  P : intermediate document</p> <p>T : theory or principle underlying the invention  E : earlier patent document, but published on, or after the filing date  D : document cited in the application  L : document cited for other reasons  &amp; : member of the same patent family, corresponding document</p>			

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EP 97 10 9755

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